

In the Claims

The following listing of the claims replaces all previous listings.

1. (Currently Amended) A system for making a purchase transaction by PIN purchasing over the Internet comprising:

a merchant's check out web page on a merchant server for a buyer to make a purchase from the buyer's browser;

means for the buyer selecting PIN purchase as a payment method and for entering a debit card number;

an Internet authorization server to which the merchant system re-directs said buyer's browser and to which the merchant system passes along a unique transaction id coupled to said transaction;

means for said Internet authorization server displaying a secure PIN pad screen and using a unique session key;

an input device for the buyer to ~~enters~~ enter a PIN;

means for encrypting said using said unique session key;

a host security module to which said Internet authorization server passes said encrypted PIN, said host security module generating an encrypted ANSI PIN block;

means for said ANSI PIN block passing back to said Internet authorization server;

means for said Internet authorization server returning control of said buyer's browser to said merchant server and passing along said unique transaction id;

a payment request based on contents of a shopping cart and said payment method, wherein said payment request is created by said merchant server;

an Internet payments server to which said merchant server sends said payment request, wherein said Internet payments server determines said payment type and formats a payment authorization request;

an ATM/POS system to which said payment authorization request is routed, wherein said ATM/POS system takes said encrypted ANSI PIN block passed along with said payment request and routes said ANSI PIN block through a second host secure module to be decrypted and translated;

a data deposit account system wherein if said transaction is an on-us transaction, then said ATM/POS system validates said PIN and passes a transaction amount coupled to said transaction to said associated data deposit account system for authorization;

a network coupled to the buyer's issuing financial institution, wherein if said transaction is an off-us transaction, then said authorization request is routed to said network to be further routed to said buyer's issuing financial institution;

means for passing back to said ATM/POS system and finally back to said merchant server an authorization approval or denial.

2. (Original) The system of claim 1, wherein said unique session is under Secure Sockets Layer (SSL) technology.

3. (Original) The system of claim 1, wherein a link between said Internet authorization server and said Internet payments server is a secure link.

4. (Canceled)

5. (Original) A method for making a purchase transaction by PIN purchasing over the Internet, said method comprising the steps of:

a buyer proceeding to a merchant's checkout page on a merchant server from a buyer's browser to make a purchase;

said buyer selecting PIN Purchase as a payment method and entering an associated debit card number;

said merchant server re-directing said buyer's browser to an Internet authorization server and passing a unique transaction id coupled to said transaction;

said Internet authorization server displaying a secure PIN pad screen and using a unique session key;

said buyer entering said PIN using an input device;

encrypting said PIN using said unique session key;

said Internet authorization server passing said encrypted PIN to a host secure module, wherein said host secure module generates an associated encrypted ANSI PIN block;

said Internet authorization server returning control of said buyer's browser to said merchant server along with said unique transaction id;

said merchant server creating a payment request based on contents of said shopping cart and said payment method, wherein said merchant server sends said payment request to an Internet payments server;

said Internet payments server determining a payment type and formatting a payment authorization request;

said payment authorization request routing to an ATM/POS system, wherein said ATM/POS system takes said encrypted ANSI PIN block and routes it through a second host secure module to be decrypted and translated to an acquiring financial institution's encrypted PIN data;

if said transaction is on-us, then said ATM/POS system validating said PIN and passing an associated transaction amount to a data deposit account system for authorization;

if said transaction is off-us, then said authorization request routing to a network for routing to an issuing financial institution of said buyer;

passing back to said ATM/POS system an authorization approval or denial, wherein said authorization approval or denial is routed to said Internet payments server and finally back to said merchant server.

6. (Original) The method of claim 5, wherein said unique session is under Secure Sockets Layer (SSL) technology.

7. (Original) The method of claim 5, wherein a link between said Internet authorization server and said Internet payments server is a secure link.

8. (Canceled)

9. (New) A method for making a purchase transaction over a network, the method comprising:

receiving a request from a buyer to use PIN Purchase as a payment method;

sending instructions to the buyer's computer to display a secure PIN pad screen, the secure PIN pad screen being displayed by a browser running on the buyer's computer, the secure PIN pad being programmed to allow the buyer to enter the buyer's PIN; and

receiving an encrypted PIN from the buyer, the encrypted PIN having been entered using the secure PIN pad screen.

10. (New) The method of claim 9, further comprising re-directing the buyer's browser to an Internet authorization server when the request to use PIN Purchase as a payment method is received.

11. (New) The method of claim 9, further comprising passing the encrypted PIN to a host secure module that generates an associated encrypted ANSI PIN block.

12. (New) The method of claim 9, further comprising receiving an associated debit card number.